

Two Years Later: Health Care Reform Providing Patient Protections, Health Care Freedoms

Two years ago this month, President Obama signed health care reform into law, providing Americans with new patient protections and greater health care freedoms. While Republicans have voted 14 times to repeal patient protections and put insurance companies back in control of health care without a comprehensive plan of their own, Democrats are committed to protecting the benefits health care reform provides Americans.

Adults and children with pre-existing conditions are free from discrimination by insurers.

- As many as **72,000 uninsured children** could obtain health care coverage through 2013 thanks to new rules that prevent insurance companies from denying coverage to children under the age of 19 due to a pre-existing condition.
- An additional **90,000 children** are seeing the current coverage limitations related to their pre-existing conditions eliminated due to these same new rules.
- Nearly **50,000 people** have gained coverage through Pre-existing Condition Insurance Plans, which provide coverage to Americans who have been uninsured because of a pre-existing condition.

Young people have the freedom to stay on their parents' insurance plan until the age of 26.

- In 2011, **2.5 million young adults** gained health insurance through their parents' plan, including 1.3 million minority youth.

Seniors have more freedom to get the prescription drugs and preventative care they need & save money.

- In 2010, **4 million people** with Medicare who fell into the "donut hole" received \$250 rebate checks.
- In 2011, nearly **3.5 million people** with Medicare who fell into the donut hole received a 50 percent discount on their covered brand name prescription drugs, **saving over \$2 billion.**

- In addition, over **32 million people** with Medicare have received free preventive services, such as mammograms and colonoscopies.

Families with private insurance are free from worry about unreasonable premium increases, lifetime limits, and losing their insurance when a family member gets sick. They are also benefitting from consumer protections that improve their health care and better preventive care.

- Over **105 million Americans** no longer have a lifetime limit on their health insurance plan, which ensures their coverage will be there when they need it most.
- Over **10,000 people** are no longer at risk of having their coverage dropped each year because they got sick or made an unintentional mistake on their application.
- Over **76 million people** are protected by new medical loss ratio 80/20 rules, which require insurance companies to spend at least 80 percent of each premium dollar on health care benefits instead of overhead, executive salaries or marketing.
- Approximately **54 million people** with private insurance received free preventive care in 2011 due to new rules eliminating co-pays and deductibles for preventive services.
- States have received over **\$150 million** to strengthen their ability to review, revise or reject unreasonable insurance premium increases

Small and large businesses are benefiting from provisions that help ensure quality, affordable health care coverage.

- As many as **four million small businesses** are eligible for tax credits designed to help make health insurance more affordable for employees.
- Over **2,000 employers** have been approved to participate in the Early Retiree Reinsurance Program, which makes it easier for businesses to provide coverage to retirees who are not yet eligible for Medicare.

Despite having no plan of their own to rein in costs and protect patients, Republicans have repeatedly voted to take these benefits away from American families and to cut benefits and increase costs for American seniors by \$6,000 per year. Instead of wasting time trying to repeal these patient protections and health care freedoms, it's time for Republicans to work with Democrats on ensuring Americans have quality, affordable health care – not take us back to the days when insurance companies were in charge.